

*“Crying out for help”*

2009 Student Financial Survey  
in Partnership with the NUS

December 2009

# 1. Introduction

This survey was conducted jointly by the UNISON and the National Union of Student (NUS).

UNISON is the largest trade union representing members in the National Health Service and across the health sector. With 450,000 health service members, UNISON has a long history of representing the interests of students across the spectrum of health specialisms. As the largest trade union and the voice of the healthcare team, we are instrumental in influencing policy at a regional, national and international level. We work with government and other international unions to shape health policy. In addition, we work collaboratively with other trade unions on issues vital to health students. UNISON has been conducting surveys of healthcare students over a number of years, enabling us to track changes to the situation faced by students through a consistent set of questions that facilitates comparison year on year.

The NUS is a voluntary membership, which is a confederation of 600 students' unions, amounting to more than 95 per cent of all higher and further education unions in the UK. Through its member students' unions, it represents the interests of more than seven million students, including all pre-registration health students in higher education. It is the national voice of students committed to fighting barriers to education, empowering students to shape a quality learning experience.

This year our survey is deliberately timed to run in conjunction with the Department of Health's consultation on the review of the NHS bursary scheme.

## 2. Summary of main survey points

Half of students have considered leaving their course due to financial difficulties.

This compares to 19% who said it was due to non-financial reasons, indicating that the financial difficulties remain the overwhelming reason for student attrition.

Only 28% of students on secondment indicated that financial pressures forced them to consider leaving their course, as opposed to 52% not on secondment.

60% said they have supplemented their income through extra paid employment. Of these 62% said that this additional employment accounts for more than 11 hours per week, and 92% said that this has had a detrimental affect on the time they can devote to their studies.

77% of those surveyed said they are in debt, of which 44% said they have debts in excess of £5000.

84% of students in their final year (compared to 77% overall) said they expect to finish their course in debt.

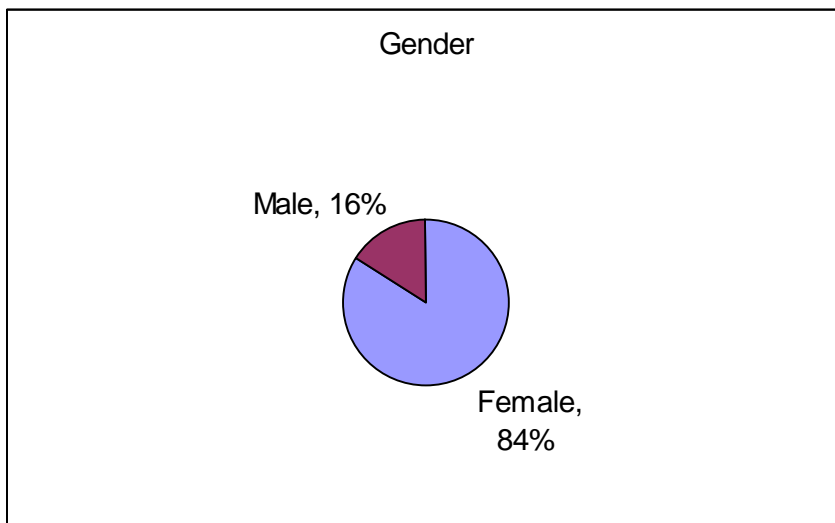
70% said their courses are either good or very good.

### 3. Survey background

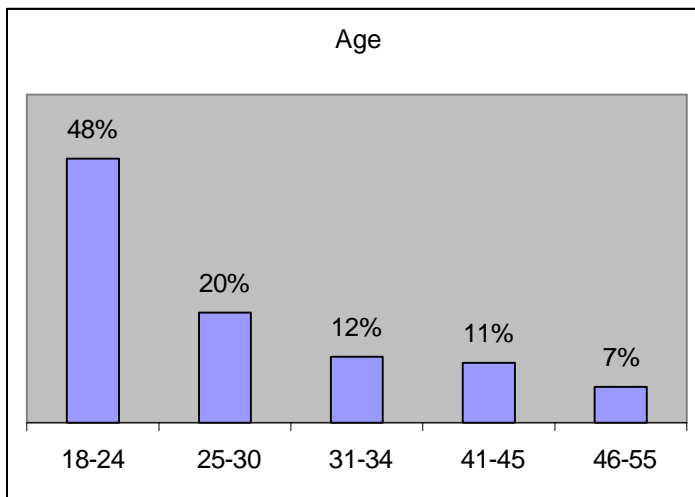
The questionnaire was an online survey, containing 28 questions, which was distributed through UNISON's web site. It was targeted at health student members or those who had just completed their studies. The questionnaire attempted to build on previous UNISON student surveys conducted which have been conducted since 2003, and sought views from across the health student spectrum.

### 4. Composition of respondents

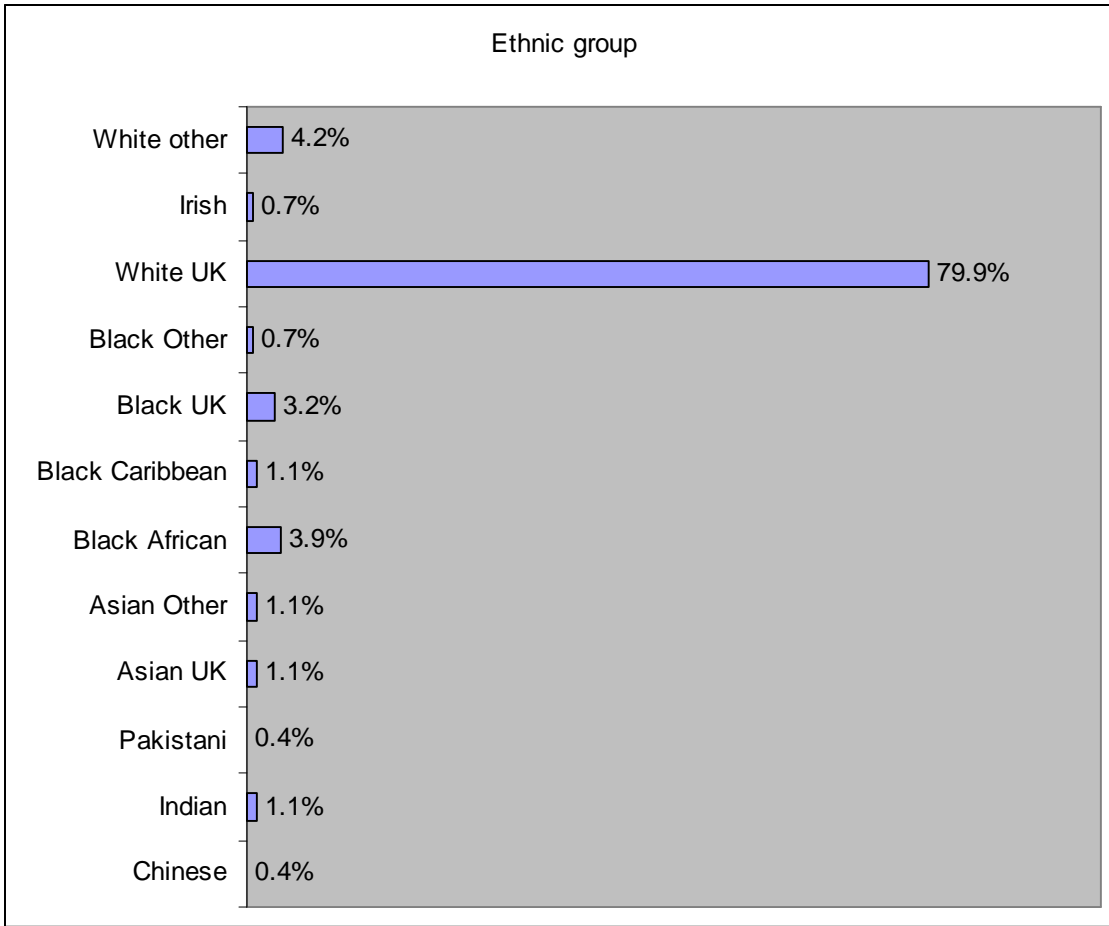
A substantial majority of respondents (84%) were female.



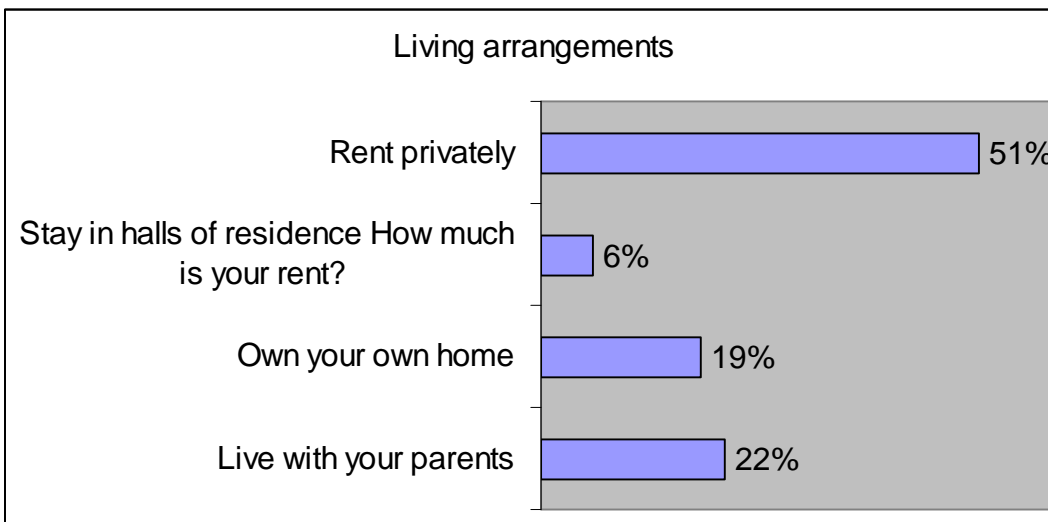
Over 50% of respondents were aged 25 or over (See table below).



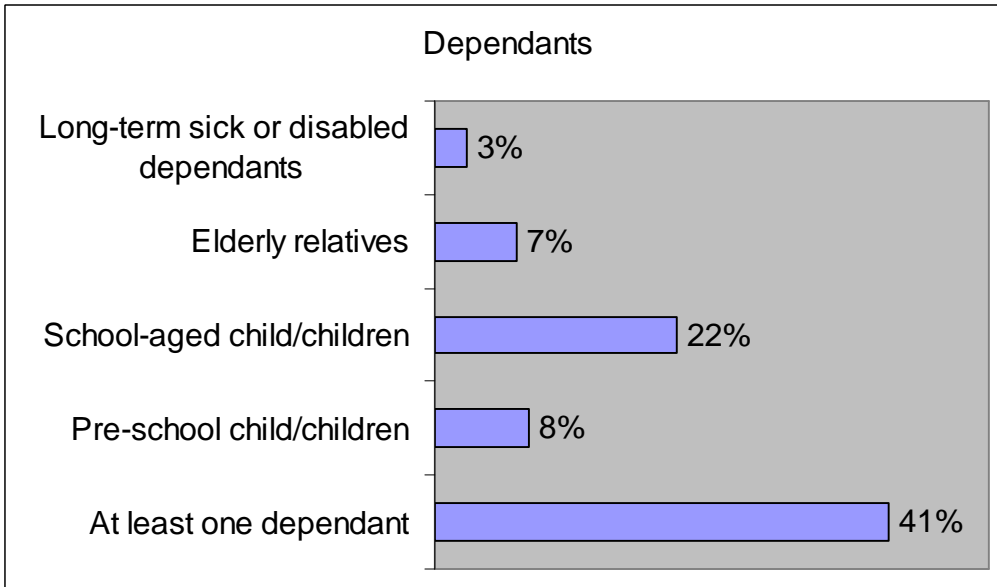
Approximately 80% of respondents described their ethnic group as White UK, with 9% describing themselves as Black UK, Black African, Black Caribbean or Black Other. A full breakdown can be seen in the table below.



The living arrangements of respondents indicated that 19% owned their home, 22% lived with their parents or other dependant, 51% rented privately, and 6% stayed in Halls of Residence.

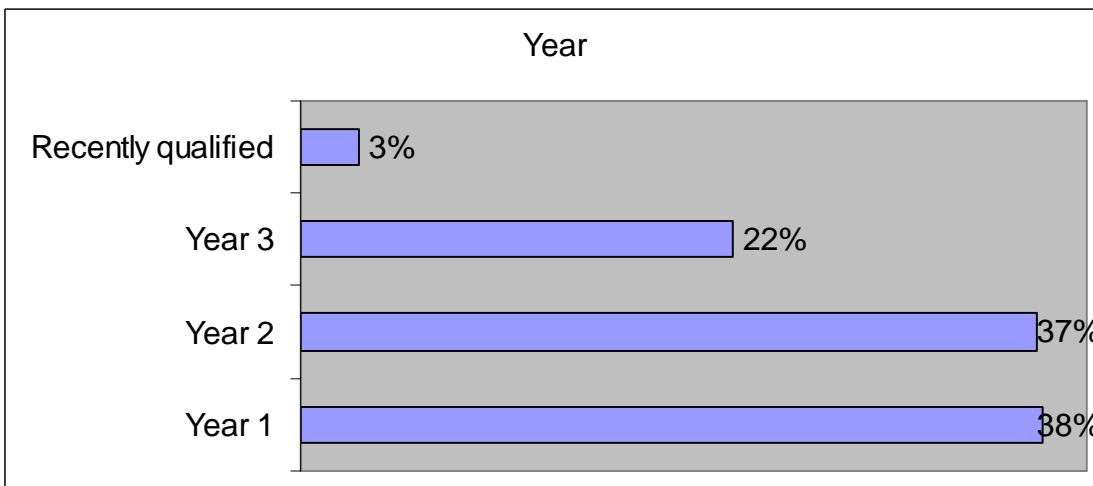


41% have at least one person financially dependant on them. 30% have responsibility for both school aged and pre-school children.

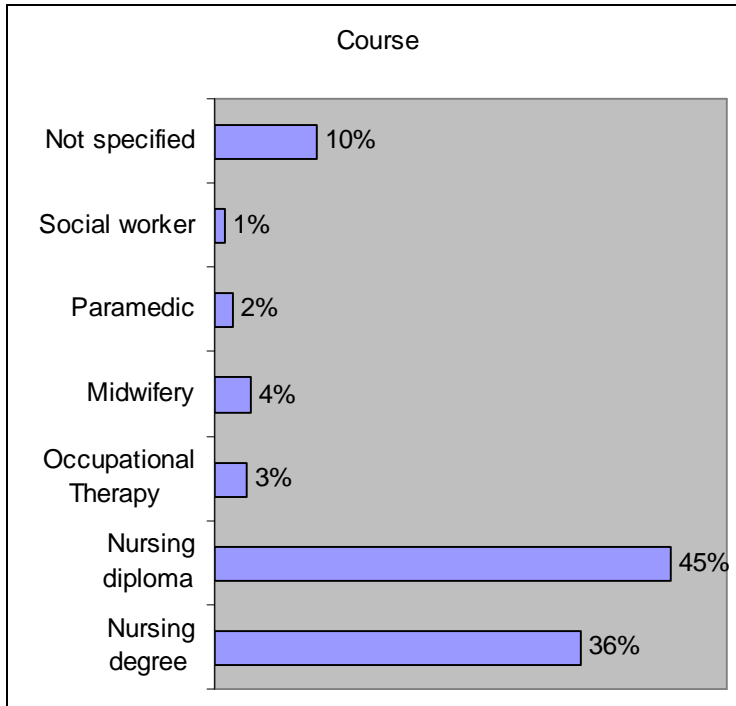


### 5. Course study characteristics

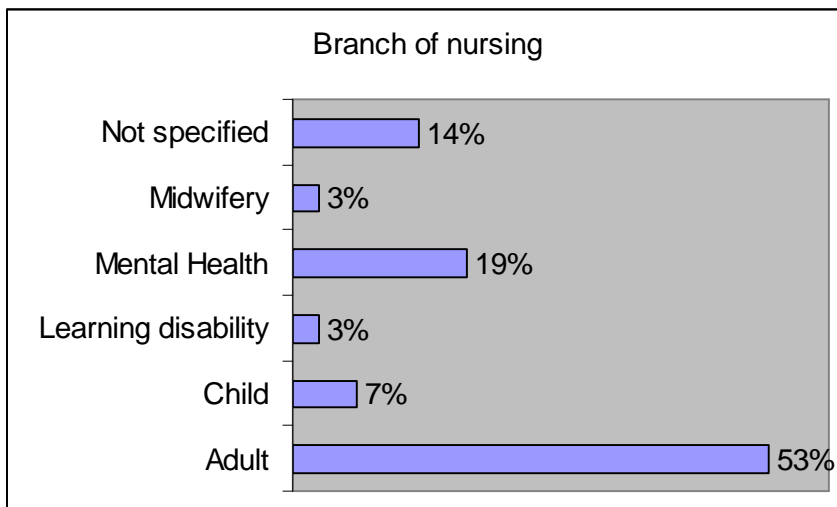
Around 38% of respondents were in the first year of their studies, 37% in their second year, 22% in their third year and 3% had recently qualified.



The survey found that 45% of respondents were undertaking a nursing diploma programme, 36% a degree programme. Full details can be seen below.

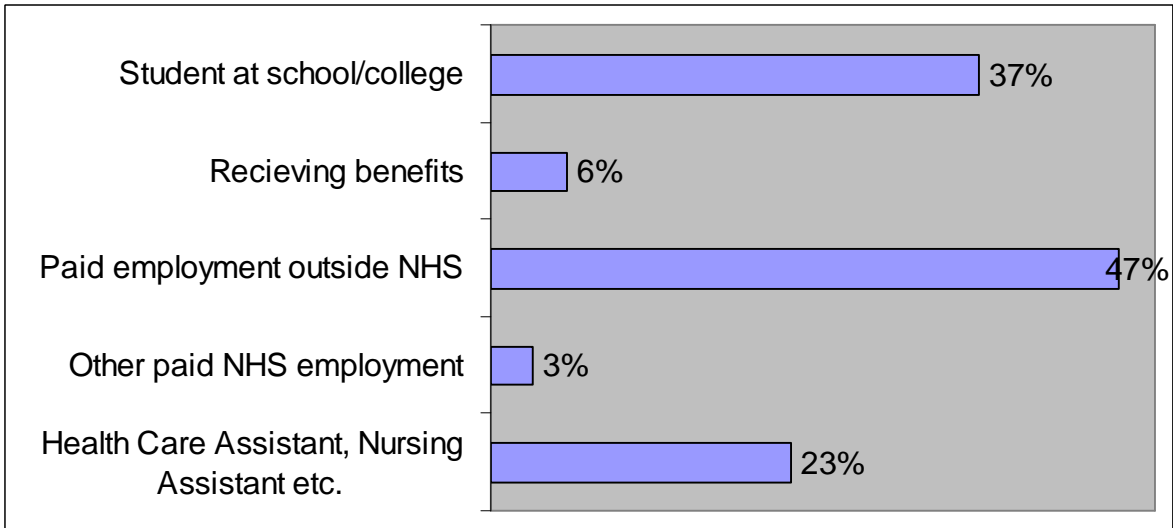


Among those undertaking a nursing course, 53% of respondents were within the adult branch of nursing, 19% mental health, 7% nursing for children, 3% learning disabilities and 3% midwifery.



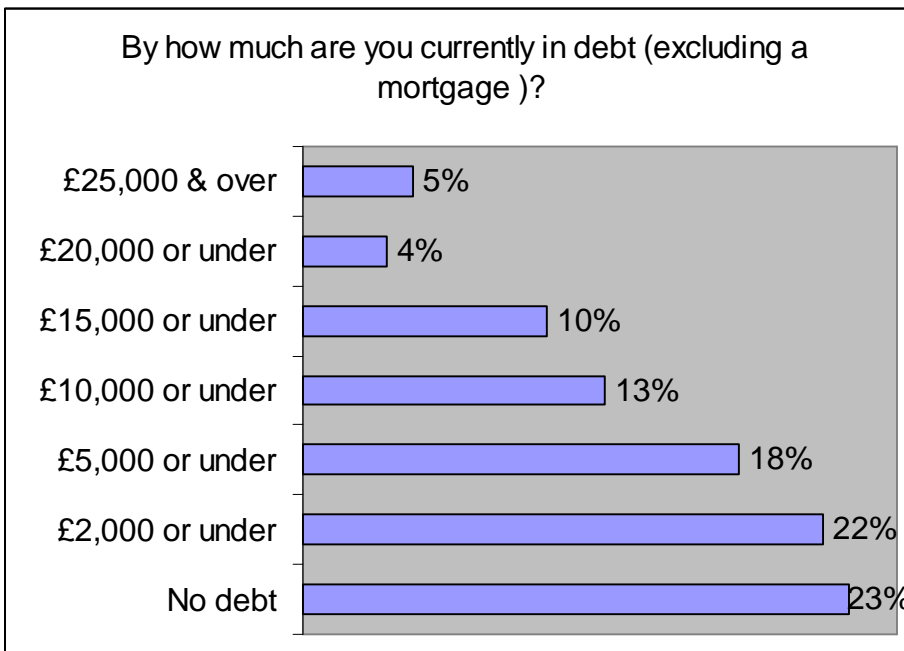
## 6. Pre-course employment

Over 25% had worked in the NHS prior to taking up their course, with a further 47% in paid employment outside the NHS. 37% were recruited directly from school or college.

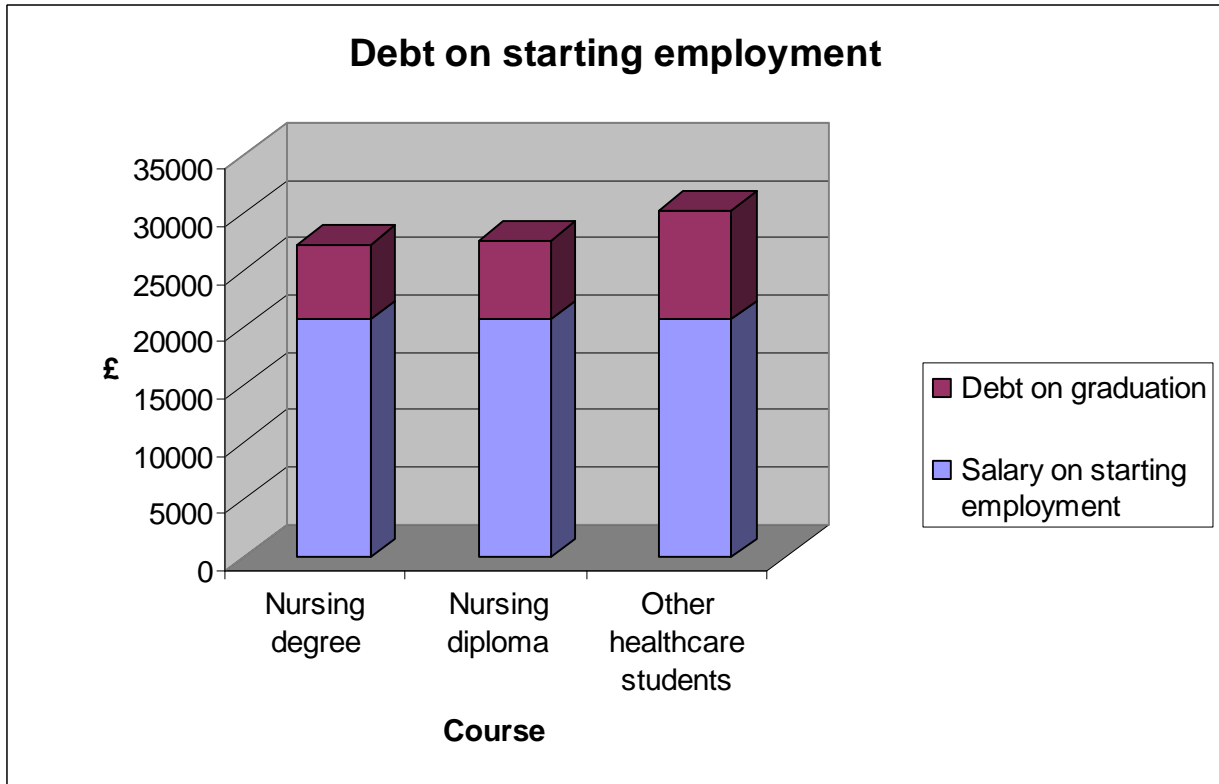


## 7. Levels of personal debt

77% of those surveyed said they were in debt, with 44% saying that this debt amounted to excess of £5000. More details on the figures can be seen in the graph below.



84% of students in their final year (compared to 77% overall) say they expect to finish their course in debt. The graph below shows the total amount of debt students will graduate with as a proportion of their starting (bottom of Agenda for change pay band 5, is £20710).

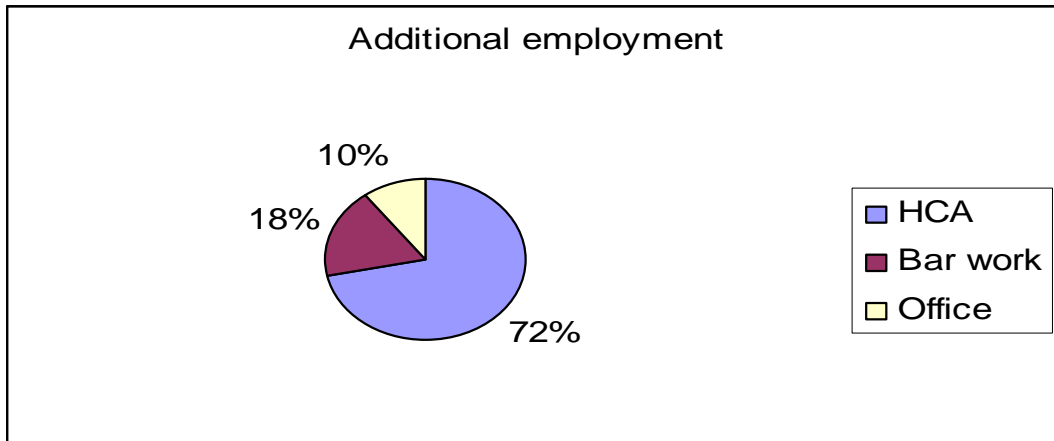


Nursing degree students can expect to graduate with a total debt of £6552, nursing diploma £6912 and other healthcare students (Paramedics, Occupational Therapists etc.) £9500. This means the proportion of debt for degree students (compared to starting salary) has risen from 29% last year to 32% this year, while other healthcare students have seen a jump from 28% to 46% (though small sample). For diploma students the proportion of debt has declined from 40% to 33%. This suggests that if newly qualified practitioners are able to set aside £100 a month to pay off their debts after graduation, diploma and degree students are taking almost six years to pay their debts. Other healthcare students can expect to take 8 years.

It should be added that these levels of debt are being accumulated at a time when the cost of borrowing, due to the fall in interest rates, has never been cheaper. Treasury forecasts are that the cost of borrowing will almost triple in the next 12 months, and as this goes up so will the number of students getting into trouble through large debts.

### **8. Working additional hours to supplement income**

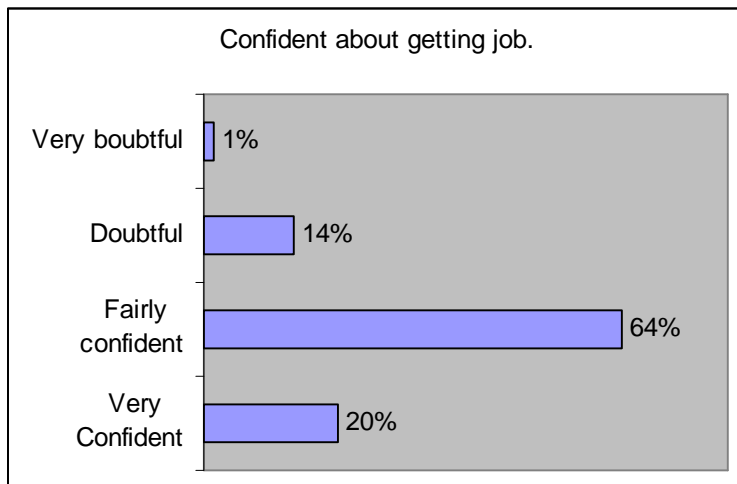
60% of respondents say that they are supplementing their income through additional work. Of these 72% are doing so by taking employment as a Health Care Assistant, 10% as office workers and 18% through working in a club or bar.



36% say that having to take on this additional employment has a detrimental affect on their studies.

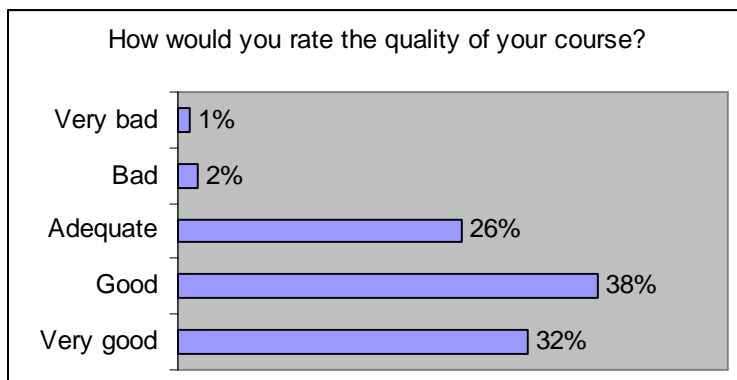
### 9. Job chances

85% were either confident or very confident about their chances of finding employment at the end of their course, with 15% either doubtful or very doubtful.



### 10. Course satisfaction

70% say their courses are either good or very good, with 32% saying their courses are very good. Only 3% say their courses are bad or very bad.



## **11. Seconded students**

Only 2.5% of those surveyed were seconded onto their courses by their employer. Of these 70% were fully funded with the remainder 80% funded. The introduction of 80% funding by a minority of Strategic Health Authorities (SHAs) is a worrying practice. The Department of Health provides funding to SHAs to facilitate commissioning including secondments. However, some SHAs choose to fully fund secondments, while others only partially fund the places, leading to post code lottery of funding. In 2006/7 the financial crisis in the NHS, resulted in a significant drop in funding for seconded places. Since then we have not seen organisations revert to their original level of commissioning or funding via this route. UNISON believes that partial funding undermines the good practice of supporting professional development and we wish to see an end to this post code lottery of sponsorship.

Although students on secondment accounts for only a small percentage of the student population, there is evidence that students on secondment are less likely to leave their course for financial reasons. 57% of seconded students are likely to have dependants, compared to 41% overall (see above). However despite having these additional financial commitments, only 28% of seconded students have considered leaving their course for financial reasons, as opposed to 50% overall (see above).

These figures are consistent with UNISON's study on attrition rates of bursary and seconded students "A course out of crisis"<sup>i</sup>. According to this report attrition rates for seconded students showed Trent SHA reporting attrition rates between 5 & 10%, Hampshire and Isle Wight SHA 2.74% and West Birmingham NHS Trust less than 5%<sup>ii</sup>. In comparison the Department of Health Workforce review team showed an overall attrition rate of 20%<sup>iii</sup>. UNISON's report also showed waste from attrition of seconded students costing the NHS £3.9 million, compared to that of bursary of students costing £46.7 million<sup>iv</sup>.

## **12. Nursing Diploma students (funded through a non-means tested bursary), compared to Degree students (funded through a means tested bursary plus loan).**

73% of diploma students, on a full bursary say they are in debt, of which 23% have debts of over £5000. This compares to Degree Students of whom 77% say they are in debt of which, most significantly 32% have debts of over £5000.

These figures have serious implications when considering future funding arrangements, and the levels of personal debt students will expect to accumulate before they finish their course. Our figures show that, as demonstrated in the table below, diploma students funded through a non-means tested bursary are likely to be from more diverse age and ethnic backgrounds, and to have financial dependants, than degree students. Also whilst they may still incur some debts the amount is less than their degree colleagues.

UNISON has consistently argued that the move to an all-degree profession could have an adverse affect on the social inclusiveness of the nursing profession. It is therefore important, now the decision to move to an all-degree nursing profession has been taken, that any new funding arrangements do not lead to nursing becoming a less socially inclusive profession. UNISON is not opposed to means testing as a way of increasing social inclusiveness. However we also believe that students finishing their courses with high levels of personal debt would make nursing a less socially inclusive profession.

<b>Diploma</b>	<b>Degree</b>
<p><b>Dependants</b></p> <p>Pre-school child/children 9%</p> <p>School-aged child/children 27%</p> <p>Elderly relatives 12%</p> <p>Long-term sick or disabled dependants 4%</p> <p><b>Age</b></p> <p>18-24 40%</p> <p>25-30 21%</p> <p>31-34 13%</p> <p>41-45 15%</p> <p>46-55 8%</p> <p><b>Race</b></p> <p>Bangladeshi</p> <p>Chinese</p> <p>Indian 1.6%</p> <p>Pakistani 0.8%</p> <p>Asian UK 1.6%</p> <p>Asian Other 1.6%</p> <p>Black African 4%</p> <p>Black Caribbean 1.6%</p> <p>Black UK 4.8%</p> <p>Black Other 0.8%</p> <p>White UK 79.4%</p> <p>Irish 0.8%</p> <p>White other 2.4%</p>	<p><b>Dependants</b></p> <p>Pre-school child/children 5%</p> <p>School-aged child/children 19%</p> <p>Elderly relatives 6%</p> <p>Long-term sick or disabled dependants 0%</p> <p><b>Age</b></p> <p>18-24 60%</p> <p>25-30 19%</p> <p>31-34 10%</p> <p>41-45 8%</p> <p>46-55 3%</p> <p><b>Race</b></p> <p>Bangladeshi</p> <p>Chinese 1%</p> <p>Indian 1%</p> <p>Pakistani</p> <p>Asian UK 1%</p> <p>Asian Other 1%</p> <p>Black African 4%</p> <p>Black Caribbean</p> <p>Black UK 1%</p> <p>Black Other 1%</p> <p>White UK 86.1%</p> <p>Irish 1%</p> <p>White other 2%</p>

### **13. Conclusion**

As stated above this survey is being run in conjunction with the Department of Health's consultation on the review of the NHS bursary scheme. The survey shows 40% have financial dependants, nearly one in five mortgages to maintain, and over half paying rent. In addition our survey shows the overall level of debt (excluding mortgages) of students continuing to rise, especially those degree students who are dependant on students loans to make ends meet. Therefore any new funding arrangements needs to support students that have substantial financial commitments.

UNISON believes there are strong arguments for the option that puts students on a salary equal to the minimum wage. However whatever is the preferred option this survey shows it is vital that any new funding arrangements do not increase the levels of personal debt students finish their courses with. It is also important that nursing attracts people from a more socially diverse background. Our survey shows that degree students are more likely to be younger and white, and less likely to have financial dependants. This could be at least in part be due to the way that funding for degree students is structured, which almost guarantees that students graduate with large amounts of debt. It is important that the move to an all degree nursing profession does not lead to students accumulating larger debts, and to nursing becoming a more socially exclusive profession.

## Appendix 1: Questionnaire

**Help us to provide an accurate picture of what it means to be a health student in 2009 and you could win a DAB digital radio. Simply complete this survey. The first randomly selected entry will win the DAB digital radio. We would like to send you further information about UNISON campaigns. If you do not wish us to send you information please tick here. All information provided will be treated in confidence. If you would like to enter the prize draw please fill in your details in the box below: Name, Telephone, Email.**

### **1. Are you a member of any of the following?**

UNISON member  
RCN member  
RMC member  
Unite member  
BAOT member  
Non-union member

### **2. What year of your course are you in?**

Year 1  
Year 2  
Year 3  
Year 4  
Recently qualified

### **3. What course are you undertaking?**

Nursing degree  
Nursing diploma  
Occupational Therapy  
Midwifery  
Paramedic  
Social worker  
Operating Department Practitioner  
Other - please specify

### **4. Which country are you studying in?**

England  
Northern Ireland  
Scotland  
Wales

### **5. Before you started this course, were you in (tick more than one box if appropriate)?**

Paid NHS employment in one of the roles listed: a health care assistant, nursing assistant, support worker, nursing auxiliary, cadet nurse, or an OT assistant  
Other paid NHS employment  
Paid employment outside NHS  
Receiving benefits  
Student at school/college  
Other - please specify

**6. Were you seconded by your employer onto your course?**

Yes (go to Q7)

No (go to Q8)

**7. If Yes to Q6, what is your current arrangement?**

I am on full salary

I am 80 per cent funded

I have resigned and have no sponsorship

**8. If No to Q6, did you apply for secondment?**

Yes

No

**9. If you were not working in the NHS immediately before you started this course, have you ever worked in the NHS?**

Yes

No

**10. For those undertaking a nursing course, which branch are you involved in?**

Adult

Child

Learning disability

Mental Health

Midwifery

**11. Have you considered leaving your course because of financial reasons?**

Yes

No

**12. Have you considered leaving your course for non-financial reasons?**

Yes

No

**13. Do you receive a bursary?**

Yes

No

**14. Do you supplement your bursary through extra paid employment?**

Yes

No

**15. If Yes to Q14, what type of work do you do?**

HCA

Office work

Bar/club work

Other - please specify

**16. If Yes to Q14, how many extra hours do you work per week?**

1-10 hours

11-15 hours

16-20 hours

21+ hours

**17. In your view, what is the impact on your studies of your paid work?**

(please tick all that apply)

I have less time to study

Working detrimentally affects my studies

I have to be more focused in the time I have available to study  
There is no impact on my studies  
The money I earn helps me on my course

**18. By how much are you currently in debt (excluding a mortgage if you have one)?**

No debt  
£2,000 or under  
£5,000 or under  
£10,000 or under  
£15,000 or under  
£20,000 or under  
£25,000 & over

Student loan, bank loan, overdraft, credit card, loan from family, loan from friends,  
other debt please state amount below

**19. Do you think that you will finish your studies with debt (excluding any mortgage you may have)?**

Yes  
No

**20. If yes to question 19, how much debt do you anticipate you will have by the time you graduate?**

I anticipate my debt to be:

**21. Has debt prompted you to consider leaving your course over the last year?**

Yes  
No

**22. Do you have caring responsibilities for any of the following?**

Pre-school child/children  
School-aged child/children  
Elderly relatives  
Long-term sick or disabled dependants  
Other - please specify

**23. Do you:**

Live with your parents  
Own your own home  
Stay in halls of residence How much is your rent?  
Rent privately How much is your rent?

**24. Have any of the following altered your bursary?**

Sick leave  
Injury at work  
Change of personal circumstances  
Parents' change in income  
Other - please specify

**25. Have you ever been injured or off sick while on placement?**

Yes  
No

**26. How would you rate the quality of your course?**

Very good  
Good  
Adequate  
Bad  
Very bad

**27. How confident do you feel that you will have a job at the end of your training?**

Very Confident  
Fairly confident  
Doubtful  
Very doubtful

**28. What is your gender?**

Female  
Male

**29. What is your age?**

18-24  
25-30  
31-34  
41-45  
46-55  
over 55

**What is your ethnic group?**

Bangladeshi  
Chinese  
Indian  
Pakistani  
Asian UK  
Asian Other  
Black African  
Black Caribbean  
Black UK  
Black Other  
White UK  
Irish  
White other

**Submit Your Completed Questionnaire**

Click here to submit your completed questionnaire.

(N.B. You must **submit** the completed questionnaire for your data to be included within the survey results.)

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<sup>i</sup> A course out of crisis: a study of attrition and the changing nature of the nursing and midwifery workforce, UNISON Health Care, 2008.

<sup>ii</sup> Ibid, p.5

<sup>iii</sup> Managing attrition rates for student nurses and midwives, Department of Health, September 2006.

<sup>iv</sup> Op Cit, p. 6